

Information to identify the case:

Debtor 1	Matilda A Adams	Social Security number or ITIN	xxx-xx-7852
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-14462-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matilda A Adams

6/27/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Matilda A Adams
 Debtor

Case No. 12-14462-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 56

Date Rcvd: Jun 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2017.

db #+Matilda A Adams, 15 Turnbridge Drive, Lumberton, NJ 08048-5059
 cr +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 cr +Capital One Auto Finance, c/o Parker McCay PA, 9000 Midlantic Drive, Suite 300,
 PO Box 5054, Mount Laurel, NJ 08054-5054
 512796704 +Afni, Inc., Attn: Bankruptcy, Po Box 3037, Bloomington, IL 61702-3037
 512796708 +Berman Sauter Record & Jardim, P.O. Box 2249, Morristown, NJ 07962-2249
 512796718 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 512796711 +Chase, Po Box 24696, Columbus, OH 43224-0696
 512796714 +Chase Manhattan, Attn: Bankruptcy Research Dept, P.O. Box 24696, Columbus, OH 43224-0696
 512796715 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
 512796719 +Citifinancial Retail Services, Citifinancial/Attn: Bankruptcy Dept, Po Box 140489,
 Irving, TX 75014-0489
 512796722 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 512796723 +Experian, P.O. Box 19719, Irvine, CA 92623-9719
 512796724 +Frdm/cbsd, Po Box 2017, Eltin, IL 60121-2017
 512796732 +Peter Liska LLC, 766 Shrewsbury Ave., Eatontown, NJ 07724-3001
 512796733 Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 513004733 +Residential Credit Solutions, POST OFFICE BOX 163229, FORTH WORTH, TEXAS 76161-3229
 512796735 State of New Jersey Dept. of Treasury, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245
 512882764 +Tiffany Park Condominium Association, Berman Sauter Record & Jardim, 222 Ridgedale Avenue,
 PO Box 2249, Morristown, NJ 07962-2249
 512882757 +Tiffany Park Condominium Association, Berman Sauter Record & Jardim PC,
 222 Ridgedale Avenue, PO Box 2249, Morristown NJ 07962-2249
 512796736 +Tiffany Park Condominiums, c/o Marshall & Moran LLC, One Madison Ave.,
 Morristown, NJ 07960-7335
 512796737 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2017 22:27:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 27 2017 22:27:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512796703 +E-mail/Text: bankruptcycare@affinityfcu.com Jun 27 2017 22:27:14 Affinity Fcu,
 73 Mountainview Blvd, Baskingridge, NJ 07920-2332
 512796705 +EDI: BECKLEE.COM Jun 27 2017 22:08:00 American Express, c/o Becket and Lee LLP,
 Po Box 3001, Malvern, PA 19355-0701
 512963468 EDI: BECKLEE.COM Jun 27 2017 22:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 512876251 +EDI: AISACG.COM Jun 27 2017 22:08:00 Ascension Capital Group, Inc.,
 Attn: Capital One Auto Finance Dept., PO Box 201347, Arlington, TX 76006-1347
 512796706 EDI: BANKAMER.COM Jun 27 2017 22:08:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 512796707 EDI: BANKAMER.COM Jun 27 2017 22:08:00 Bank Of America, N.a., 4161 Piedmont Parkway,
 Greensboro, NC 27410
 512796716 EDI: CITICORP.COM Jun 27 2017 22:08:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 512796717 EDI: CITICORP.COM Jun 27 2017 22:08:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 512796709 +EDI: CAPITALONE.COM Jun 27 2017 22:08:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 512796710 +EDI: CAPONEAUTO.COM Jun 27 2017 22:08:00 Capital One Auto Finance, 3905 N Dallas Pkwy,
 Plano, TX 75093-7892
 515126111 +EDI: AISACG.COM Jun 27 2017 22:08:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 512931419 +EDI: AISACG.COM Jun 27 2017 22:08:00 Capital One Auto Finance, c/o Ascension Capital Gr,
 P.O. Box 201347, Arlington, TX 76006-1347
 512796712 +EDI: CHASE.COM Jun 27 2017 22:08:00 Chase, Attn: Bankruptcy Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 512796713 +EDI: CHASE.COM Jun 27 2017 22:08:00 Chase Card Services, Attn: Bankruptcy Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 512810806 EDI: DISCOVER.COM Jun 27 2017 22:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512796720 +EDI: DISCOVER.COM Jun 27 2017 22:08:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 512796721 +EDI: TSYS2.COM Jun 27 2017 22:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 512796725 +EDI: RMSC.COM Jun 27 2017 22:08:00 GEMB / HH Gregg, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 512796726 +EDI: RMSC.COM Jun 27 2017 22:08:00 Gemb/home Design, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Jun 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512796727 +EDI: HFC.COM Jun 27 2017 22:08:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
512796728 +EDI: HFC.COM Jun 27 2017 22:08:00 Hsbc/rs, Hsbc Card Services/Attn: Bk Dept,
Po Box 5213, Carol Stream, IL 60197-5213
512796729 +EDI: IIC9.COM Jun 27 2017 22:08:00 IC System Inc, P.O. Box 64378,
Saint Paul, MN 55164-0378
512796730 EDI: IRS.COM Jun 27 2017 22:08:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
513859986 +EDI: AIS.COM Jun 27 2017 22:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513859985 EDI: AIS.COM Jun 27 2017 22:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
512796731 +EDI: MID8.COM Jun 27 2017 22:08:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
512796734 +EDI: RMCB.COM Jun 27 2017 22:08:00 RMCB, PO Box 1238, Elmsford, NY 10523-0938
513068363 EDI: NEXTEL.COM Jun 27 2017 22:08:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949
513068364 EDI: NEXTEL.COM Jun 27 2017 22:08:00 Sprint Nextel Distribution, Attn: Bankruptcy Dept,
P.O. Box 3326, Englewood, CO 80155-3326
513346430 +EDI: NAVIENTFKASMSERV.COM Jun 27 2017 22:08:00 Sallie Mae, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
513088371 EDI: VERIZONWIRE.COM Jun 27 2017 22:08:00 VERIZON WIRELESS, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
512796738 EDI: VERIZONCOMB.COM Jun 27 2017 22:08:00 Verizon, C/O AFNI, 404 Brook Drive,
PO Box 3517, Bloomington, IL 61702-3517
512796739 +EDI: WFNNB.COM Jun 27 2017 22:08:00 Wfnnb/ny&c, 220 W Schrock Rd,
Westerville, OH 43081-2873

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr ##+Tiffany Park Condominium Association, Inc., c/o Herrick, Feinstein LLP,
Attn: Elysa D. Bergenfeld, Esq., 210 Carnegie Center, Princeton, NJ 08540-6233
514316651 ##+Tiffany Park Condominium Association, Inc., c/o Herrick Feinstein LLP, 210 Caregie Center,
Princeton, New Jersey 08540-6233, Attn: Elysa D. Bergenfeld, Esq.

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Allison J. Kiffin on behalf of Creditor Affinity Federal Credit Union
collections@peterliska.com
Brian E Caine on behalf of Creditor Capital One Auto Finance bcaine@parkermccay.com,
BKcourtntices@parkermccay.com
Denise E. Carlon on behalf of Creditor EMC Mortgage, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Elysa D Bergenfeld on behalf of Creditor Tiffany Park Condominium Association, Inc.
edb@ansellgrimm.com, rbl@ansellgrimm.com
Joshua I. Goldman on behalf of Creditor EMC Mortgage, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Matilda A Adams abgillman@optonline.net,
r47252@notify.bestcase.com

TOTAL: 7